

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

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ZONG LAU and HUI LAU,

Plaintiffs,

23 **CIVIL** 1385 (JPC)(GWG)

-against-

JUDGMENT

FAY SERVICING, LLC and CALIBER
HOME LOANS, INC.,

Defendants.

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It is hereby **ORDERED, ADJUDGED AND DECREED:** That for the reasons stated in the Court's Opinion and Order dated August 8, 2025, Plaintiffs' objection to the Report and Recommendation is overruled. As to the remainder of the Report and Recommendation to which Plaintiffs did not raise any objection—including the recommendation to deny Plaintiffs leave to further amend the Second Amended Complaint—the Court finds no clear error in the record. Indeed, the Court has conducted de novo review of Judge Gorenstein's recommendations and finds them to be well-reasoned and the conclusions well-founded. The portions of the Report and Recommendation to which Plaintiffs did not object are adopted as well. The Court has therefore overruled Plaintiffs' objection, adopted the Report and Recommendation in its entirety, and dismissed the Second Amended Complaint with prejudice and without leave to amend. Judgment is entered in favor of all Defendants; accordingly, the case is closed.

Dated: New York, New York
August 5, 2025

TAMMI M. HELLWIG

Clerk of Court

BY:

K. mango

Deputy Clerk